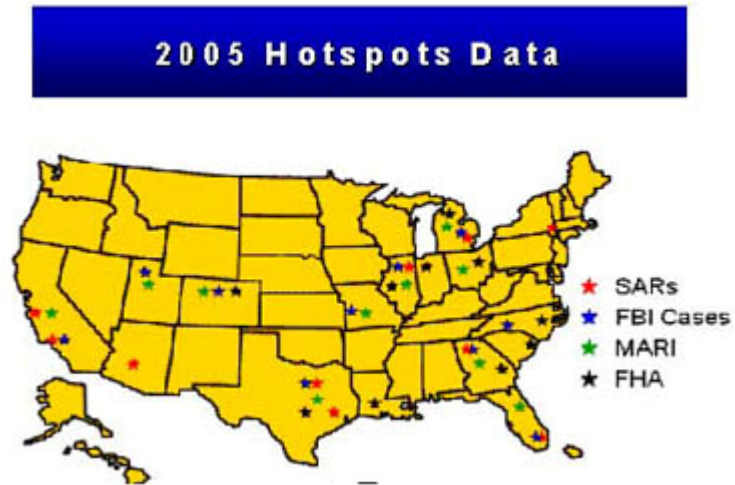


Mortgage Fraud – Tips to Protect You

Mortgage Fraud is a growing problem throughout the U.S. According to the Federal Bureau of Investigation, the number of mortgage fraud violations reported during the year 2006 (35,617) increased 533% since the year 2002 violations (5,623). Why so many? People want to believe their homes are worth more than they are, and with housing booms going on throughout the U.S. during the early 2000's, fraudsters were able to capitalize on the situation and make an easy profit. The fraudsters can be any party that is involved in the mortgage. As a mortgage lender, InvesTex has developed practices for ethical and honest business transactions that put the members' best interests first.



InvesTex has partnered with CU Members Mortgage Company to offer mortgage services. CU Members Mortgage, Co. is a division of Colonial Savings, Dallas, Texas. CU Members Mortgage, Co is an ethical and professional organization and has helped many members realize their dreams of homeownership.

InvesTex staff work with CU Members Mortgage, Co. to ensure a smooth and timely process. Our mortgage loan officers answer questions and encourage applicants to educate themselves on the mortgage and home buying process. InvesTex loan officers will never ask applicants of a mortgage or consumer loan to sign blank documents. We work with you to meet and exceed your needs.

To protect you from becoming a victim of Mortgage Fraud, the FBI recommends the following tips:

- Get referrals for real estate and mortgage professionals. Check the licenses of the industry professionals with state, county, or city regulatory agencies.
- If it sounds too good to be true, it probably is. An outrageous promise of extraordinary profit in a short period of time signals a problem.
- Be wary of strangers and unsolicited contacts, as well as high-pressure sales techniques.
- Look at written information to include recent comparable sales in the area, and other documents such as tax assessments to verify the value of the property.
- Understand what you are signing and agreeing to--If you do not understand, re-read the documents, or seek assistance from an attorney.
- Make sure the name on your application matches the name on your identification.
- Review the title history to determine if the property has been sold multiple times within a short period--It could mean that this property has been "flipped" and the value falsely inflated.

- Know and understand the terms of your mortgage--Check your information against the information in the loan documents to ensure they are accurate and complete.
- Never sign any loan documents that contain blanks--This leaves you vulnerable to fraud.

For additional information on mortgage fraud, visit www.fbi.gov or select the direct link on InvesTex Credit Union's website home page.